

PREFACE

The Division of Compliance and Consumer Affairs (DCA) Examination Manual (manual) is designed as a job performance aid for field examiners conducting Compliance and CRA examinations, and Regional Office and Washington Office Staffs processing examination reports and related documents. The information contained in the manual is presented by task. This format comprehensively displays information to assist examiners in performing examinations.

In the task-oriented format, information is grouped by process, which has been shown through practice to be the format in which individuals best assimilate and comprehend information. In addition, the manual pages are divided into two columns to enhance locating particular topics and reading ease. The left-hand column contains headers and icons for assistance in locating detailed information contained in the right-hand column. Also, the manual is presented in a loose-leaf binder format to facilitate periodic updates and to allow users to insert other references.

Structuring the manual around the examination process, from pre-examination planning to report preparation, reflects the logical flow of the examination process and the actual procedures performed by DCA field examiners. This format, of grouping by examination process and area of review, allows for the assimilation and integration of different regulatory requirements as they apply to a specific type of transaction. For example, the section for primary residence loan review combines Equal Credit Opportunity Act, Fair Housing Act, Home Mortgage Disclosure Act, Truth in Lending Act, and Real Estate Settlement Procedures Act requirements into one consolidated loan file review.

The manual outlines detailed procedures to be performed during each examination. In addition to examination procedures, each section includes, where applicable:

- Overview
- Objectives
- Definitions
- Helpful hints
- References

Each section of the manual includes both specific and general references to regulations and related information. The specific references contained in the manual detail the section of the regulation in which a requirement is found. At the end of each section, and applicable to the subject of that section, are general references including:

- FDIC Law, Regulations, & Related Acts (3 volume set)
 - Applicable Rules
 - Advisory Opinions
 - Statements of Policy
- DCA Memoranda
- Financial Institution Letters (FILs)

The development of the manual, and implementation of detailed examination procedures, is **not** intended to limit examiner judgement and discretion. Rather, these procedures are designed to provide uniformity in compliance and CRA examination procedures throughout DCA. The manual was developed to provide the examination, Regional Office, and Washington Office Staffs a comprehensive reference aid, while promoting both efficiency and consistency in the examination process.